

FILED  
8/30/24 1:42 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

PHILIP A. COTTONE  
KATHLEEN M. COTTONE  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-20448

Chapter 13

Related to Docket No. 50

ORDER OF COURT

AND NOW, this \_\_\_\_ 30th Day of August, 2024 \_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Philip A. Cottone  
Kathleen M. Cottone  
Debtors

Case No. 17-20448-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 30, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Philip A. Cottone, Kathleen M. Cottone, 10 Greenwich St, Natrona Heights, PA 15065-2624
cr	+ PNC Bank, National Association, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14360537	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court., Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808
14360539	+ Bmo Harris Bank, Po Box 1111, Madison, WI 53701-1111
14360553	+ Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354
14375760	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14360538	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 31 2024 00:07:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14360540	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2024 00:10:04	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14360543	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2024 00:10:29	Citibank N A, 701 East 60th Street North, Sioux Falls, SD 57104-0432
14360544	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 31 2024 00:07:00	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14360546	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2024 00:08:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
14360547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2024 00:08:00	Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
14360548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2024 00:08:00	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
14360549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 31 2024 00:08:00	Comenitybank/fllbeauty, 4590 E Broad St, Columbus, OH 43213-1301
14360550	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2024 01:09:52	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14360556	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2024 00:21:37	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
14647716	Email/Text: bnc-quantum@quantum3group.com	Aug 31 2024 00:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14360541	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 31 2024 00:10:36	Chase Card, Po Box 15298, Wilmington, DE 19850
14388133	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 31 2024 00:08:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn,

District/off: 0315-2

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			OH 44144-2338
14364231	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 31 2024 00:08:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
14360552	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 31 2024 00:08:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14360555	Email/Text: camanagement@mtb.com	Aug 31 2024 00:08:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14521368	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 31 2024 00:08:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14360557	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	National City Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14375754	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	PNC, 2730 LIBERTY AVE, Pittsburgh, PA 15222
14637835	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14633745	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14375755	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14360559	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2024 00:07:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14373322	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 31 2024 00:10:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14641002	Email/Text: bnc-quantum@quantum3group.com	Aug 31 2024 00:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14400488	Email/Text: bnc-quantum@quantum3group.com	Aug 31 2024 00:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14360562	Email/Text: amieg@stcol.com	Aug 31 2024 00:07:00	State Collection Servi, Po Box 6250, Madison, WI 53701
14360563	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 31 2024 00:09:52	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14360564	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 31 2024 00:10:31	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14375761	^ MEBN	Aug 30 2024 23:56:44	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14640412	Email/Text: BNCnotices@dcmservices.com	Aug 31 2024 00:07:00	UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123
14640400	Email/Text: BNCnotices@dcmservices.com	Aug 31 2024 00:07:00	UPMC St Margaret, PO Box 1123, Minneapolis MN 55440-1123
14640397	Email/Text: BNCnotices@dcmservices.com	Aug 31 2024 00:07:00	University of Pittsburgh Physicians, PO Box 1123, Minneapolis MN 55440-1123
14639517	+ Email/PDF: ebn_ais@aisinfo.com	Aug 31 2024 00:22:02	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14360558		Pnc Bank

District/off: 0315-2

User: auto

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14360560		Pnc Bank, N.a.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14375738	*+	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14375739	*+	Bmo Harris Bank, Po Box 1111, Madison, WI 53701-1111
14375740	*+	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14375742	*+	Citibank N A, 701 East 60th Street North, Sioux Falls, SD 57104-0432
14360545	*+	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14375743	*+	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14375744	*+	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
14375745	*+	Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
14375746	*+	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
14375747	*+	Comenitybank/fllbeauty, 4590 E Broad St, Columbus, OH 43213-1301
14360551	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14375748	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14375752	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
14360542	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14375741	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14360554	*+	Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354
14375750	*+	Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354
14375749	*+	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14375751	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14375753	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, National City Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14360561	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14375756	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14375757	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Servi, Po Box 6250, Madison, WI 53701
14375758	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14375759	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 2 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2024 at the address(es) listed below:**

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC Bank National Association blemon@kmlawgroup.com, lemondropper75@hotmail.com
Brett A. Solomon	on behalf of Creditor PNC Bank National Association brett@solomon-legal.com

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User: auto

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Lawrence Willis

on behalf of Joint Debtor Kathleen M. Cottone ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence Willis

on behalf of Debtor Philip A. Cottone ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Maribeth Thomas

on behalf of Creditor PNC Bank National Association mthomas@tuckerlaw.com, maribeth.thomas@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7